

***IN THE UNITED STATES PATENT AND TRADEMARK OFFICE***

Applicant: An et al.  
Title: METHOD AND SYSTEM FOR  
ASSESSING LOAN CREDIT  
RISK AND PERFORMANCE  
Appl. No.: 10/816,496  
Filing Date: 4/1/2004  
Examiner: Trotter, Scott S.  
Art Unit: 3694  
Confirmation Number: 8612

**RESPONSE TO RESTRICTION REQUIREMENT**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the restriction requirement set forth in the Office Action mailed June 13, 2008, Applicant hereby elects Group II, Claims 11-16, 20-23, and 24-27, for examination. The remaining unelected claims have been withdrawn.

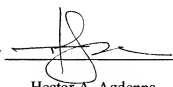
The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by the credit card payment instructions in EFS-Web being incorrect or absent, resulting in a rejected or incorrect credit card transaction, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741. If any extensions of time are needed for timely acceptance of

papers submitted herewith, Applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extension fees to Deposit Account No. 19-0741.

Respectfully submitted,

Date 7-14-08

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By   
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